

**Information to identify the case:**

Debtor 1	<b>Donna M. Porto</b>	Social Security number or ITIN	xxx-xx-8656
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-24862-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna M. Porto

10/2/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donna M. Porto  
Debtor(s)

Case No. 15-24862-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 02, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db	+ Donna M. Porto, 58 Hawthorne Avenue, Holmdel, NJ 07733-1038
cr	+ SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013
cr	+ Specialized Loan Servicing LLC as servicer for The, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
515667041	+ Bank Of New York Mellon, C/O Pluese, Becker & Saltzman, 2000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4303
515667042	+ Bayshore Community Hospital, C/O Qualilty Asset Recovery, 7 Foster Avenue, Ste. 101, Gibbsboro, NJ 08026-1191
515667043	+ Bayshore Community Hospital, C/O Quality Asset Recovery, 7 Foster Avenue, Ste 101, Gibbsboro, NJ 08026-1191
515667048	Discover Bank, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515667053	LVNV Funding LLC, 200 Meeting Street, Ste 206, Charleston, SC 29401-3187
515667055	+ Midland Funding LLC, C/O Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515667059	+ SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386
515667060	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, Division Of Taxation - Bankruptcy Sectio, PO Box 245, Trenton, NJ 08695
516665392	+ The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515791789	+ The Bank of New York Mellon Trustee (See B10), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 02 2020 22:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Oct 03 2020 02:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515853947	EDI: BL-BECKET.COM	Oct 03 2020 02:23:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515667046	+ EDI: MID8.COM	Oct 03 2020 02:23:00	Citibank, C/O Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515667047	+ EDI: MID8.COM	Oct 03 2020 02:23:00	Citibank South Dakota NA, C/O Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515667054	EDI: TSYS2.COM	Oct 03 2020 02:23:00	Macy's, PO Box 8218, Mason, OH 45040
515704151	EDI: DISCOVER.COM	Oct 03 2020 02:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515667040	+ EDI: PRA.COM	Oct 03 2020 02:23:00	GE Money Bank, C/O Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
515667049	+ EDI: PRA.COM		

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		Oct 03 2020 02:23:00	GE Retail Bank, C/O Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
515667044	EDI: JPMORGANCHASE	Oct 03 2020 02:23:00	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
515667045	EDI: JPMORGANCHASE	Oct 03 2020 02:23:00	Chase Card, PO Box 15298, Wilmington, DE 19850
515667052	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 02 2020 22:40:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
515802772	Email/PDF: resurgentbknotifications@resurgent.com	Oct 02 2020 23:22:29	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515788411	+ EDI: MID8.COM	Oct 03 2020 02:23:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515884170	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
515814592	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
515884173	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
515799896	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
515667057	+ EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery & Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
515864745	+ EDI: Q3G.COM	Oct 03 2020 02:23:00	Quantum3 Group LLC as agent for, Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
515753082	+ Email/Text: bkdepartment@rtresolutions.com	Oct 02 2020 22:41:00	Real Time Resolutions Inc, 1349 Empire Central Dr, Suite 150, Dallas, TX 75247-4029
515667058	Email/Text: bkdepartment@rtresolutions.com	Oct 02 2020 22:41:00	Real Time Resolutions, Inc., PO Box 35888, Dallas, TX 75235-0888
516311409	Email/Text: bkdepartment@rtresolutions.com	Oct 02 2020 22:41:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516311410	Email/Text: bkdepartment@rtresolutions.com	Oct 02 2020 22:41:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029, Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
515667061	+ EDI: RMSC.COM	Oct 03 2020 02:23:00	SYNCB/Lord & Taylor, PO Box 965015, Orlando, FL 32896-5015
515667062	EDI: RMSC.COM	Oct 03 2020 02:23:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 27

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515667050	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Department Of The Treasury, PO Box 9038, Andover, MA 01810-4544
515667051	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Department Of The Treasury, PO Box 9052, Andover, MA 01810-9052

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515667056 \*+

Midland Funding, LLC, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificate holders of CWALT, Inc., Alternative Loan Trust 2006-OA6 Mortgage Pass-Through Certificates, Series 2006-OA6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Donna M. Porto erothsq@gmail.com
Jaclyn Christine Clemmer	on behalf of Creditor Specialized Loan Servicing LLC as servicer for The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of the CWALT, Inc., Alternative Loan Trust 2006-OA6 Mortgage jclemmer@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Lynn Therese Nolan	on behalf of Creditor Specialized Loan Servicing LLC as servicer for The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of the CWALT, Inc., Alternative Loan Trust 2006-OA6 Mortgage ecfnoces@grosspolowy.com, lnolan@grosspolowy.com
Melissa N. Licker	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC NJ_ECF_Notices@mccalla.com mcallaecf@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor Real Time Resolutions Inc as Agent for The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWHEQ Revolving Home Equity Loan Trust, Series 2007-E nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

TOTAL: 9